

September 30, 2018

<b>Earnings to Average Assets YTD Annualized</b>	<b>Peer &lt;2mm</b>	<b>Peer 2-5mm</b>	<b>Peer 5-10mm</b>	<b>Peer 10-20mm</b>	<b>Peer 20-50mm</b>	<b>Peer 50-100mm</b>	<b>Peer 100-200mm</b>	<b>Peer 200-500mm</b>	<b>Peer 500mm-1B</b>	<b>Peer GT 1 Billion</b>	<b>Peer ALL FICUs</b>
Investment Yield	1.08%	1.19%	0.96%	1.05%	1.17%	1.41%	1.33%	1.50%	1.37%	2.04%	1.46%
Loan Yield	6.84%	6.46%	6.04%	6.06%	5.80%	5.86%	4.52%	4.90%	3.92%	4.60%	4.76%
Net Loan Yield After NCOs	5.50%	5.65%	5.53%	5.46%	5.12%	5.50%	4.20%	4.28%	3.19%	4.01%	4.18%
Asset Yield	3.61%	2.96%	3.01%	2.92%	3.14%	3.59%	2.99%	3.52%	3.15%	4.00%	3.51%
Cost of Funds	-0.32%	-0.26%	-0.22%	-0.17%	-0.28%	-0.49%	-0.25%	-0.54%	-0.57%	-1.03%	-0.61%
Gross Spread	3.29%	2.70%	2.79%	2.75%	2.86%	3.10%	2.74%	2.98%	2.58%	2.96%	2.89%
Provision Expense	-0.77%	-0.32%	-0.27%	-0.26%	-0.41%	-0.25%	-0.22%	-0.28%	-0.22%	-0.49%	-0.33%
Net Spread after Provision Expense	2.52%	2.38%	2.52%	2.49%	2.45%	2.86%	2.52%	2.69%	2.36%	2.48%	2.56%
Total Non-Interest Income	0.36%	0.43%	0.79%	0.80%	1.14%	1.32%	1.24%	1.40%	1.41%	1.56%	1.38%
Total Non-Interest Expense	-3.62%	-2.99%	-3.03%	-2.95%	-3.27%	-3.73%	-3.29%	-3.34%	-2.97%	-2.86%	-3.18%
Net Operating Expense	-3.26%	-2.56%	-2.25%	-2.15%	-2.13%	-2.41%	-2.05%	-1.94%	-1.57%	-1.30%	-1.80%
Non-Operating Gains (Losses)	0.03%	0.01%	0.01%	0.02%	0.01%	0.03%	0.05%	0.02%	0.09%	0.00%	0.03%
OTTI Losses Recognized in Earnings	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
NCUSIF Stabilization Expense	-0.02%	-0.02%	-0.01%	-0.01%	0.00%	-0.01%	0.00%	0.00%	0.00%	0.00%	0.00%
NCUSIF Recovery/Pass-back	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Return on Assets (ROA with Provision for LL)	-0.73%	-0.19%	0.28%	0.36%	0.32%	0.47%	0.51%	0.77%	0.89%	1.17%	0.79%
Net Charge-Offs	-0.59%	-0.28%	-0.21%	-0.23%	-0.30%	-0.18%	-0.18%	-0.39%	-0.53%	-0.47%	-0.37%
ROA (with Net Charge-offs)	-0.55%	-0.15%	0.34%	0.39%	0.43%	0.53%	0.55%	0.67%	0.57%	1.19%	0.75%
ROA with Provision for LL - W/O NCUSIF Expense	-0.72%	-0.18%	0.29%	0.37%	0.33%	0.47%	0.51%	0.77%	0.89%	1.18%	0.79%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-0.53%	-0.13%	0.35%	0.40%	0.43%	0.54%	0.56%	0.67%	0.58%	1.19%	0.75%
<b>Non-Interest Expense to Average Assets</b>											
Employee Compensation and Benefits	-1.74%	-1.55%	-1.58%	-1.43%	-1.47%	-1.76%	-1.56%	-1.69%	-1.55%	-1.52%	-1.60%
Travel and Conference Expense	-0.04%	-0.02%	-0.02%	-0.01%	-0.02%	-0.04%	-0.03%	-0.04%	-0.03%	-0.01%	-0.03%
Office Occupancy Expense	-0.21%	-0.13%	-0.15%	-0.15%	-0.19%	-0.26%	-0.25%	-0.20%	-0.24%	-0.13%	-0.20%
Office Operations Expense	-0.92%	-0.64%	-0.74%	-0.64%	-0.67%	-0.57%	-0.55%	-0.64%	-0.39%	-0.57%	-0.57%
Educational and Promotional Expense	-0.01%	-0.02%	-0.04%	-0.05%	-0.09%	-0.11%	-0.12%	-0.11%	-0.12%	-0.12%	-0.11%
Loan Servicing Expense	-0.10%	-0.08%	-0.14%	-0.23%	-0.31%	-0.31%	-0.27%	-0.25%	-0.21%	-0.25%	-0.25%
Professional and Outside Services	-0.41%	-0.39%	-0.21%	-0.29%	-0.40%	-0.52%	-0.38%	-0.33%	-0.27%	-0.17%	-0.31%
Member Insurance	-0.02%	-0.02%	-0.01%	-0.01%	0.00%	-0.01%	0.00%	0.00%	0.00%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	-0.06%	-0.04%	-0.03%	-0.03%	-0.02%	-0.03%	-0.02%	-0.02%	-0.01%	-0.01%	-0.02%
Miscellaneous Operating Expenses	-0.10%	-0.11%	-0.13%	-0.12%	-0.09%	-0.12%	-0.10%	-0.05%	-0.16%	-0.07%	-0.09%
Total Non-Interest Expense	-3.62%	-2.99%	-3.03%	-2.95%	-3.27%	-3.73%	-3.29%	-3.34%	-2.97%	-2.86%	-3.18%
<b>Other Performance Ratios</b>											
Earning Asset Yield	3.52%	3.14%	3.00%	3.15%	3.21%	3.71%	3.18%	3.71%	3.54%	4.00%	3.66%
Average Cost of Funds	-0.43%	-0.38%	-0.29%	-0.25%	-0.37%	-0.60%	-0.30%	-0.64%	-0.69%	-1.13%	-0.72%
FTE Employee / \$million of Loans & Share Drafts	2.95	1.23	0.82	0.56	0.47	0.40	0.40	0.33	0.28	0.20	0.31
Compensation & Benefits / FTE Emp.	\$16,627	\$35,965	\$37,672	\$57,357	\$56,340	\$67,813	\$55,716	\$67,453	\$65,958	\$80,548	\$66,786
Compensation & Benefits / \$million Lns. & S.D.s	\$41,229	\$42,007	\$32,231	\$31,684	\$26,759	\$28,421	\$22,419	\$22,432	\$17,765	\$16,383	\$20,617
Operating Expense / Loans & Share Drafts	-8.55%	-8.16%	-6.22%	-6.55%	-5.97%	-6.02%	-4.72%	-4.43%	-3.41%	-3.08%	-4.11%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.84%	1.17%	1.60%	1.79%	2.08%	2.13%	1.78%	1.86%	1.62%	1.68%	1.78%
Net Operating Expense / Loans & Share Drafts	-7.71%	-6.98%	-4.62%	-4.76%	-3.89%	-3.89%	-2.94%	-2.57%	-1.80%	-1.40%	-2.32%
Operating Expense / Operating Revenue	99.30%	95.88%	64.32%	84.03%	83.14%	85.96%	83.49%	78.91%	77.76%	70.06%	77.64%
Total Fixed Assets / Shares & Equity	0.16%	0.17%	0.96%	1.33%	1.82%	2.03%	2.48%	2.21%	2.24%	1.14%	1.84%
Net Loans to Total Shares and Deposits	61.3%	44.0%	59.6%	56.8%	59.3%	69.8%	67.7%	77.0%	86.9%	94.3%	80.1%
Members / FTE Employee	355.39	391.93	415.43	506.73	431.83	361.56	373.58	363.33	410.55	435.55	395.60

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Balance Sheet Mixes	Peer <2mm	Peer 2-5mm	Peer 5-10mm	Peer 10-20mm	Peer 20-50mm	Peer 50-100mm	Peer 100-200mm	Peer 200-500mm	Peer 500mm-1B	Peer GT 1 Billion	Peer ALL FICUs
<b>ASSETS</b>											
Cash and Cash Equivalents	0.2%	0.9%	1.2%	0.9%	1.1%	0.9%	1.0%	0.9%	1.0%	0.6%	0.9%
Total Investments	55.6%	66.9%	55.5%	56.6%	51.4%	39.7%	37.8%	32.5%	22.8%	15.3%	29.8%
Unsecured Credit Card Loans/Lines of Credit	0.9%	0.4%	0.7%	2.2%	2.7%	2.6%	3.7%	3.1%	1.9%	4.4%	3.3%
All Other Unsecured Loans/Lines of Credit	10.1%	6.3%	6.7%	4.1%	3.0%	2.2%	2.0%	2.1%	2.2%	1.7%	2.2%
Short-Term Small Amount Loans (STS)	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Federally Guaranteed Student Loans	0.0%	0.0%	0.0%	0.0%	0.3%	0.3%	0.8%	0.4%	0.7%	1.4%	0.8%
New Vehicle Loans	10.4%	9.3%	9.1%	9.0%	6.6%	9.1%	9.1%	10.5%	9.5%	16.5%	11.5%
Used Vehicle Loans	21.9%	14.7%	20.5%	16.2%	15.3%	14.8%	14.5%	16.4%	20.2%	21.6%	17.9%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.2%	0.5%	2.3%	4.9%	10.5%	20.7%	18.5%	23.8%	29.1%	29.9%	23.8%
Total Other Real Estate Loans/Lines of Credit	1.0%	0.1%	2.7%	3.9%	5.7%	4.8%	6.2%	5.3%	5.3%	4.3%	5.0%
Leases Receivable	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.8%	0.5%	2.3%	0.0%	0.5%
Total All Other Loans/Lines of Credit to Members	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Other Loans (Purchased or to non-members)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.3%	0.7%	0.3%
Total Loans and Leases	44.6%	31.4%	42.0%	40.3%	44.2%	54.6%	55.6%	62.0%	71.6%	80.6%	65.2%
Less: Allowance for Loan & Lease Losses	-1.7%	-0.5%	-0.5%	-0.4%	-0.5%	-0.4%	-0.4%	-0.5%	-0.4%	-0.6%	-0.5%
Net Loans and Leases	42.9%	31.0%	41.5%	39.9%	43.7%	54.2%	55.2%	61.5%	71.2%	80.0%	64.7%
Total Other Assets	1.3%	1.2%	1.7%	2.6%	3.8%	5.1%	5.9%	5.1%	5.0%	4.0%	4.7%
<b>TOTAL ASSETS</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Total Liabilities</b>	<b>9.1%</b>	<b>13.5%</b>	<b>17.3%</b>	<b>17.4%</b>	<b>15.4%</b>	<b>12.3%</b>	<b>8.6%</b>	<b>8.7%</b>	<b>7.0%</b>	<b>3.1%</b>	<b>8.0%</b>
Share Drafts	0.5%	3.5%	5.4%	8.6%	11.1%	12.4%	13.9%	14.0%	16.1%	13.9%	13.6%
Regular Shares	68.6%	61.7%	53.4%	48.2%	41.0%	31.8%	38.7%	27.6%	24.6%	18.4%	27.8%
Money Market Shares	0.0%	0.2%	0.2%	4.2%	8.5%	12.4%	12.3%	15.0%	16.2%	20.3%	15.3%
Share Certificates	2.7%	3.9%	6.8%	6.5%	9.7%	15.3%	10.9%	15.1%	18.3%	23.1%	16.8%
IRA/KEOGH Accounts	0.0%	1.1%	3.6%	2.3%	3.3%	5.5%	4.9%	6.4%	6.5%	6.3%	5.8%
All Other Shares	0.2%	0.2%	0.6%	0.7%	0.9%	0.7%	1.4%	2.3%	0.5%	0.9%	1.2%
Non-Member Deposits	0.8%	0.8%	0.6%	0.5%	0.1%	0.2%	0.0%	0.0%	0.2%	2.6%	0.8%
Total Shares and Deposits	72.7%	71.5%	70.5%	71.0%	74.6%	78.2%	82.1%	80.5%	82.4%	85.5%	81.4%
Total Equity	18.2%	15.0%	12.2%	11.6%	10.0%	9.5%	9.3%	10.9%	10.7%	11.4%	10.7%
<b>TOTAL LIABILITIES, SHARES, AND EQUITY</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Net Worth	18.2%	15.1%	12.3%	11.6%	10.1%	9.9%	9.8%	11.3%	10.8%	11.5%	10.9%
Total Equity + Allow. for Loan Loss	19.9%	15.5%	12.7%	12.0%	10.6%	9.8%	9.7%	11.4%	11.0%	12.0%	11.1%
<b>Balance Sheet Growth YTD Annualized</b>											
Total Investments	20.8%	-10.8%	-1.6%	-26.0%	12.2%	5.3%	-9.7%	9.6%	-6.7%	19.7%	4.4%
Total Loans and Leases	3.5%	-34.7%	6.6%	-12.1%	11.4%	47.6%	-6.5%	3.1%	-27.7%	30.1%	8.6%
<b>TOTAL ASSETS</b>	<b>12.0%</b>	<b>-19.9%</b>	<b>1.7%</b>	<b>-20.5%</b>	<b>12.1%</b>	<b>28.0%</b>	<b>-7.9%</b>	<b>5.3%</b>	<b>-23.6%</b>	<b>28.3%</b>	<b>7.2%</b>
Total Liabilities	164.0%	-22.6%	46.8%	-22.6%	29.1%	20.0%	18.8%	49.1%	136.4%	122.0%	43.4%
Total Shares and Deposits	5.8%	-20.6%	-6.1%	-21.0%	9.4%	29.6%	-10.1%	1.7%	-28.3%	25.7%	4.4%
Equity Capital	1.8%	-13.6%	2.1%	-13.6%	9.0%	25.4%	-8.6%	5.9%	-28.4%	32.4%	7.3%
<b>TOTAL LIABILITIES, SHARES, AND EQUITY</b>	<b>12.0%</b>	<b>-19.9%</b>	<b>1.7%</b>	<b>-20.5%</b>	<b>12.1%</b>	<b>28.0%</b>	<b>-7.9%</b>	<b>5.3%</b>	<b>-23.6%</b>	<b>28.3%</b>	<b>7.2%</b>

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Loan Quality	Peer <2mm	Peer 2-5mm	Peer 5-10mm	Peer 10-20mm	Peer 20-50mm	Peer 50-100mm	Peer 100-200mm	Peer 200-500mm	Peer 500mm-1B	Peer GT 1 Billion	Peer ALL FICUs
Delinquent Loans / Net Loans	3.79%	1.61%	1.36%	1.47%	1.10%	0.62%	0.68%	0.88%	0.96%	0.53%	0.74%
Delinquent Loans / Total Capital	8.5%	3.3%	4.5%	4.9%	4.6%	3.4%	3.9%	4.8%	6.2%	3.6%	4.3%
Delinquent Loans + OREO / Net Loans + OREO	3.9%	1.6%	1.4%	1.6%	1.2%	0.7%	0.8%	0.9%	1.0%	0.6%	0.8%
Delinquent Loans > 6mo / Delinquent Loans	36.9%	41.1%	15.6%	27.2%	29.8%	32.6%	32.2%	27.4%	24.0%	22.2%	26.4%
Allowance for Loan Losses/Net Loans	3.89%	1.57%	1.21%	1.02%	1.20%	0.67%	0.66%	0.78%	0.51%	0.71%	0.73%
Loans 2 to less than 6 months Delinquent (\$000s)	\$12	\$12	\$42	\$74	\$131	\$239	\$382	\$1,115	\$2,878	\$7,797	\$427
Loans 6 to less than 12 months Delinquent (\$000s)	\$3	\$5	\$5	\$20	\$41	\$72	\$82	\$241	\$482	\$1,156	\$86
Loans 12 months and over Delinquent (\$000s)	\$4	\$4	\$3	\$7	\$15	\$44	\$100	\$180	\$426	\$1,070	\$67
Total Delinquent Loans (\$000s)	\$19	\$21	\$50	\$101	\$186	\$354	\$563	\$1,535	\$3,786	\$10,023	\$580
<b>Delinquency by Category</b>											
Unsecured Credit Card	0.14%	0.17%	0.11%	0.75%	0.66%	0.51%	0.58%	0.74%	0.85%	0.68%	0.67%
STS Loans	5.00%	0.00%	1.92%	0.00%	3.45%	0.00%	0.00%	0.36%	0.00%	0.00%	0.75%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.39%	0.80%	2.03%	1.99%	2.57%	1.27%	1.55%
New Vehicle Loans	0.75%	0.60%	0.67%	0.65%	0.60%	0.45%	0.20%	0.54%	0.71%	0.61%	0.56%
Used Vehicle Loans	4.76%	1.69%	1.50%	1.50%	1.16%	0.73%	0.65%	0.98%	0.71%	0.63%	0.80%
1st Mortgage Fixed	0.00%	0.00%	1.85%	2.47%	0.84%	0.63%	0.63%	0.60%	0.57%	0.23%	0.48%
1st Mortgage Adj	0.00%	0.00%	0.00%	1.06%	1.88%	0.83%	0.72%	0.88%	1.19%	0.41%	0.83%
Other RE Fixed	0.00%	0.00%	2.47%	3.36%	2.07%	0.55%	0.76%	1.36%	0.48%	0.42%	0.88%
Other RE Adj	0.00%	0.00%	0.00%	0.70%	0.60%	0.54%	0.39%	0.51%	0.54%	0.56%	0.52%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.21%	0.00%	0.11%
All Other Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Indirect Loans	0.00%	0.00%	0.00%	0.99%	0.69%	0.88%	0.43%	0.78%	0.36%	0.54%	0.58%
Total 1st Mortgage Loans	0.00%	0.00%	1.85%	2.25%	0.96%	0.67%	0.64%	0.67%	0.70%	0.26%	0.55%
MBL Delinquency Rate	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>YTD Annualized</b>											
Net Charge-Offs / Average Loans (Annualized)	1.34%	0.81%	0.52%	0.60%	0.68%	0.36%	0.32%	0.62%	0.73%	0.59%	0.58%
Recoveries / Charge-Offs	11.04%	15.85%	28.41%	25.93%	21.89%	22.98%	24.95%	21.85%	19.76%	24.14%	22.61%
Expected Charge-Offs / Net Loans	1.42%	0.87%	0.44%	0.65%	0.56%	0.93%	0.38%	0.50%	0.31%	0.38%	0.46%
Provision for Loan Losses/Net Charge-Offs	131.0%	116.9%	128.6%	114.2%	136.3%	135.6%	126.1%	73.5%	41.0%	103.4%	89.0%
Prov. for Loan Losses/Expected Charge-Offs	128.9%	110.9%	154.5%	106.9%	167.4%	52.6%	108.8%	92.4%	95.2%	159.7%	112.2%
Bankruptcies / Net Loans	0.56%	1.25%	0.54%	1.15%	0.98%	2.65%	0.68%	1.08%	0.68%	0.91%	1.05%
Total Amount of Loans Charged-Off (\$000s)	\$7	\$14	\$29	\$55	\$143	\$220	\$377	\$1,357	\$3,784	\$13,622	\$561
Total Amount of Recoveries (\$000s)	\$1	\$2	\$8	\$14	\$31	\$50	\$94	\$296	\$748	\$3,289	\$127
Net Charge Offs (\$000s)	\$6	\$12	\$21	\$41	\$112	\$169	\$283	\$1,060	\$3,036	\$10,333	\$434
<b>Net Charge-Offs by Category</b>											
Unsecured Credit Card Loans	0.07%	0.19%	0.12%	0.39%	0.81%	0.73%	0.83%	1.46%	1.61%	1.55%	1.27%
STS Loans	68.77%	0.00%	10.46%	8.54%	6.50%	0.00%	7.73%	10.61%	0.00%	0.00%	12.89%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.58%	0.16%	0.10%	0.15%	0.05%	0.26%	0.20%
New Vehicle Loans	1.54%	0.29%	0.22%	0.32%	0.21%	0.27%	0.16%	0.38%	1.01%	0.66%	0.53%
Used Vehicle Loans	0.19%	0.54%	0.33%	0.61%	0.72%	0.43%	0.40%	1.03%	1.18%	0.91%	0.86%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.01%	0.12%	0.03%	0.04%	0.06%	0.03%	0.00%	0.03%
Total Other RE Loans/ LOC	0.00%	0.00%	0.55%	0.32%	0.31%	0.02%	0.02%	0.10%	0.18%	0.06%	0.11%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.06%	0.00%	0.04%
All Other Loans	0.00%	0.00%	-195.14%	-2.17%	-1.25%	-0.19%	-0.15%	0.08%	0.07%	0.37%	0.15%
Indirect Loans	0.00%	0.00%	0.00%	0.22%	0.45%	0.32%	0.28%	0.50%	0.50%	0.53%	0.49%
Number of Credit Unions in Each Peer Group:	30	17	29	31	61	35	23	30	7	4	267

Concentration Risk (% of Net Worth)	Peer <2mm	Peer 2-5mm	Peer 5-10mm	Peer 10-20mm	Peer 20-50mm	Peer 50-100mm	Peer 100-200mm	Peer 200-500mm	Peer 500mm-1B	Peer GT 1 Billion	Peer ALL FICUs
Deposits in Commercial Banks, S&Ls, Savings Banks	2.89%	6.51%	1.92%	3.93%	5.80%	5.40%	6.35%	1.56%	0.58%	0.05%	2.18%
Credit Unions - Deposits in and Loans to	6.48%	0.70%	1.67%	6.11%	3.34%	1.53%	2.45%	1.11%	1.88%	0.00%	1.28%
Total Investments in Corporate Credit Unions*	33.09%	45.61%	41.75%	25.44%	39.17%	26.26%	30.93%	19.39%	10.31%	6.10%	17.76%
Marketable Securities	52.55%	94.07%	138.21%	157.20%	159.00%	146.42%	163.61%	159.18%	111.49%	33.84%	113.22%
All Other Investments	133.94%	277.57%	253.52%	274.83%	290.71%	184.67%	168.31%	88.18%	49.26%	4.95%	94.55%
<b>Total Investments</b>	<b>304.95%</b>	<b>444.43%</b>	<b>452.27%</b>	<b>487.21%</b>	<b>508.87%</b>	<b>400.69%</b>	<b>386.65%</b>	<b>288.32%</b>	<b>210.29%</b>	<b>132.65%</b>	<b>272.28%</b>
Unsecured Loans	60.15%	44.54%	60.53%	54.37%	56.82%	48.38%	58.10%	46.02%	38.32%	52.95%	49.66%
Vehicle Loans	176.96%	159.90%	240.32%	217.26%	217.22%	240.91%	240.83%	238.78%	274.08%	330.23%	269.51%
New Vehicle Loans	56.95%	62.07%	73.72%	77.41%	65.67%	91.28%	93.14%	93.06%	87.87%	143.08%	105.26%
Used Vehicle Loans	120.01%	97.84%	166.60%	139.85%	151.55%	149.63%	147.69%	145.71%	186.21%	187.15%	164.25%
Total Real Estate	6.68%	4.20%	40.85%	75.68%	160.52%	256.33%	252.63%	257.77%	316.73%	296.67%	263.30%
1st Mortgage	1.34%	3.32%	18.89%	42.49%	104.42%	208.27%	189.43%	211.04%	267.99%	259.22%	217.53%
1st Mortgage Fxd	1.34%	3.32%	18.90%	29.60%	81.91%	110.58%	163.31%	177.67%	304.33%	219.56%	186.13%
1st Mortgage Adj	0.00%	0.00%	0.00%	5.50%	10.56%	26.26%	26.12%	62.28%	87.37%	39.66%	45.77%
2nd Mortgage	5.34%	0.87%	21.95%	32.75%	53.75%	35.65%	63.20%	57.62%	84.95%	37.45%	51.64%
Closed-End Fxd	4.72%	0.87%	12.72%	10.26%	18.98%	13.23%	20.40%	12.27%	28.17%	6.78%	13.73%
Closed-End Adj	0.63%	0.00%	0.00%	4.69%	0.51%	0.13%	2.04%	1.87%	1.28%	0.24%	1.06%
Open-End Adj	0.00%	0.00%	8.90%	17.51%	30.62%	20.76%	40.11%	43.17%	50.04%	25.35%	34.06%
Open-End Fxd	0.00%	0.00%	0.32%	0.29%	3.63%	1.53%	0.65%	0.32%	5.46%	5.09%	2.79%
Other RE Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	1.73%	8.01%	4.02%	21.39%	0.00%	4.61%
All Other Loans/Lines of Credit to Members	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>Total Loans</b>	<b>244.78%</b>	<b>208.82%</b>	<b>341.87%</b>	<b>347.50%</b>	<b>438.01%</b>	<b>550.72%</b>	<b>568.16%</b>	<b>550.46%</b>	<b>660.09%</b>	<b>698.17%</b>	<b>596.36%</b>
Indirect Loans	0.00%	0.00%	0.20%	24.38%	63.14%	99.04%	125.91%	174.49%	312.02%	336.12%	215.89%
Percent of Vehicle Loans	0.00%	0.00%	0.08%	11.22%	29.07%	41.11%	52.28%	73.08%	113.84%	101.79%	80.10%
Business Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Loans	1.12%	0.18%	0.76%	3.26%	11.78%	30.05%	34.56%	25.24%	18.16%	7.08%	18.54%
<b>Total Mortgage Exposure**</b>	<b>11.64%</b>	<b>4.20%</b>	<b>40.87%</b>	<b>75.74%</b>	<b>167.25%</b>	<b>287.94%</b>	<b>300.23%</b>	<b>319.15%</b>	<b>353.12%</b>	<b>320.36%</b>	<b>300.04%</b>
Total Real Estate	6.68%	4.20%	40.85%	75.68%	160.52%	256.33%	252.63%	257.77%	316.73%	296.67%	263.30%
RE Business Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Mortgage-Backed Investments	4.96%	0.00%	0.01%	0.06%	6.73%	31.61%	47.60%	61.37%	36.39%	23.69%	36.73%
Federal Agency Securities (Mtg Backed)	4.96%	0.00%	0.01%	0.06%	6.73%	31.61%	47.60%	61.35%	36.39%	23.67%	36.72%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.00%	0.02%	0.01%



